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ATTORNEY DOCKET: CITI0186

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kyle LEMONS et al.
Serial No.: 09/671,422
Filing Date: September 27, 2000
For: SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES
Examiner: To Be Assigned
Art Unit: Unknown
Honorable Assistant Commissioner of Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

S I R:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)). However, the Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 1/19/01

By: John M. Harrington
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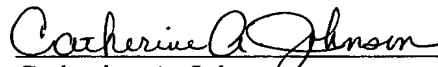
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Catherine A. Johnson